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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/092,101	03/06/2002	Mark Hendricks Leymaster	17243-00043	9571

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EXAMINER

TRAN, QUOC A

ART UNIT	PAPER NUMBER
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2176

DATE MAILED: 08/08/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/092,101

Applicant(s)

LEYMASTER ET AL.

Examiner

Quoc A. Tran

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 25 May 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-11 and 20-32 is/are pending in the application.
- 4a) Of the above claim(s) 12-19 & 33-47 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-11 and 20-32 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☒ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: _____

DETAILED ACTION

1. This action is responsive to RCE and Amendment both filed 05/25/2006, to the original application filed 03/06/2002.
2. Claims 1-47 are currently pending. Claims 12-19 and 33-47 are withdrawn from consideration. Claims 1 and 20 are independent claims.

Continued Examination Under 37 CFR 1.114

3. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 05/25/2006 has been entered.

Response to Arguments

4. Applicant's arguments with respect to claim 1-11 and 20-32 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

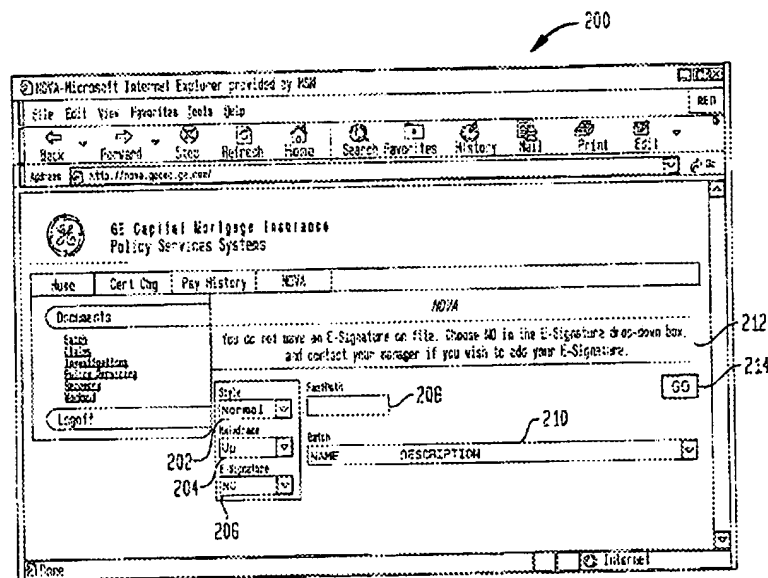
6. **Claims 1-11 and 20-32** rejected under 35 U.S.C. 103(a) as being unpatentable over Pope et al US 20020178190A1-filed 05/22/2001 (hereinafter Pope), in view of Broadbent et al. US 20020178190A1- filed 05/22/2001 (hereinafter Broadbent).

As to independent claim 1, a server having a plurality of templates and other document assembly assets stored therein; and at least one remote computer configured to communicate with said server directing said server to access said plurality of templates and said other assembly assets to assemble fully formatted documents without using any document-assembly software and word processing software stored on said at least one remote computer (see Pope at page 1 paragraph [006] also Fig. 5), discloses New Office Vision Application ("NOVA") as Active server Page (ASP). Also (see Pope at page 1 paragraph [006] also Fig. 5) Pope discloses a web-based system for automatically generating correspondence. The system includes a web server for generating web pages that are transmitted for remote viewing using a client browser. The generated web pages are configured to include a document selection section for identifying a type of correspondence to be generated and an input variables section for identifying a subject of the correspondence. The system further includes a transaction server connected to the web server for receiving inputs from the web server and, in response to those inputs, automatically retrieving necessary data and a document template and, using the retrieved data and document template, generating a document that is transmitted back to the user for viewing and editing. Further (see Pope at page 2 paragraphs [0024]-[0026]) discloses New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server

data into automatically generated business letters and other types of correspondence that can be edited and then sent from a business enterprise to its customers.

It is noted that Pope's NOVA provides documents such as, faxed, e-mailed, or printed with simple user selections, and the NOVA system is able to insert a graphical image of the author's signature, if desired. Also NOVA generates correspondence in the form of Microsoft Word documents, because Microsoft Word is seamlessly integrated into the web browser used to access the NOVA system (see Pope at page 2 paragraphs [0024]-[0026]), can reasonably interpret as, *"fully formatted documents without using any document-assembly software and word processing software stored on said at least one remote computer,"* as claimed.

FIG. 5



Said sever configured to: Prompt the user through the at least one remote computer to select a template from the plurality of templates, (see Pope at page 2 paragraphs [0024]-[0026]) discloses New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of

correspondence (i.e. templates) that can be edited and then sent from a business enterprise to its customers.

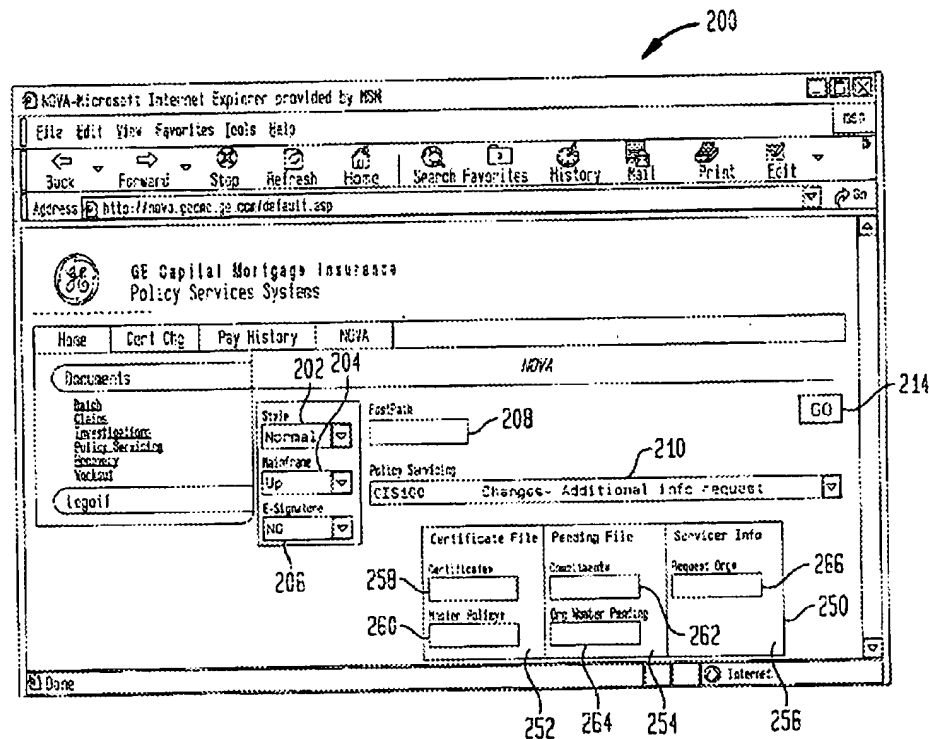
each template is associated with a class document to be assembled for a types of transaction, (see Pope at page 2 paragraphs [0024]-[0026]) discloses New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates). Also (see Pope at page 4 paragraphs [0055] also see Fig. 7) As shown in FIG. 7, an example of user identifying the desired document type – then display the requested document (i.e. "CIS 100 Changes--Additional info request." can reasonably interprets as claimed, *"template is associated with a class document to be assembled for a types of transaction,"*.

wherein each document class includes a plurality of document types typically associated with the corresponding transaction type, (see Pope at page 4 paragraphs [0056]), Popes teaches that, once the document type has been identified, an input variables section appears at the bottom of the NOVA main screen. The information that is entered into the input variables section is used to identify the particular customer, transaction.

identify pre-assigned, modifiable input documents from the plurality of input documents compatible with the selected template and the document structure responses for generating the documents to be assembled, (see Pope at page 2 paragraphs [0024]-[0026]) discloses New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates). Also (see Pope at page 4 paragraphs [0052]- [0055] also see Fig. 7) discloses

once the document type has been identified, an input variables section appears at the bottom of the NOVA main screen.

FIG. 7



the identified input documents including data fill-points, (see Pope at page 4 paragraphs [0059]-[0060]) discloses data field (i.e. *data fill-points*) wherein Entering information into this box causes the NOVA system to generate a document in which the data fields are populated with lender information, after the user either strikes the Enter Key on the user's computer keyboard, or alternatively clicks on the GO button 214. This causes the NOVA system to generate the requested letter.

receive a response for each document structure question displayed, wherein the document structure responses determine the document types included within the assemble

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document, (see Pope at page 2 paragraphs [0024]-[0026]) discloses New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates). Also (see Pope at page 4 paragraphs [0052]- [0055] also see Fig. 7) discloses once the document type has been identified, an input variables section appears at the bottom of the NOVA main screen.

display transaction questions on the remote computer, wherein the transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses, (see Pope at page 4 paragraphs [0059]-[0060]) discloses data field (i.e. *data fill-points*) wherein Entering information into this box causes the NOVA system to generate a document in which the data fields are populated with lender information, after the user either strikes the Enter Key on the user's computer keyboard, or alternatively clicks on the GO button 214. This causes the NOVA system to generate the requested letter.

display document structure questions on the remote computer, (see Pope at page 4 paragraphs [0059]-[0060]), displaying data field, wherein Entering information into this box causes the NOVA system to generate a document in which the data fields are populated with lender information, after the user either strikes the Enter Key on the user's computer keyboard, or alternatively clicks on the GO button 214. This causes the NOVA system to generate the requested letter,

Pope does not explicitly teach, **wherein the document structure questions displayed are controlled by logic and conditions imbedded in the selected template and are displayed in a tree format, and display transaction questions on the remote computer, wherein the**

transaction questions displayed are controlled by logic and conditions imbedded in the selected template and the document structure responses. However, (see Broadbent at page 5 paragraph [0061] also see figure 9) discloses displaying on a screen of client/lender Loan Originator System (LOS) where client answer concerning the Loan application, wherein these question would pre-qualify the borrower (client) for the loan. Also (see Broadbent at page 12 paragraphs [0140]- [0146]), discloses the Automated Compliance Engine (ACE) wherein the XML and Document Object Model tree (DOM tree) were used to provides an extensive hierarchical data structure in responses to ACE for executing the “if and then”, which can reasonably interprets as, “*logic and conditions imbedded in the selected template and are displayed in a tree format,*” as claimed invention.

The screenshot shows a window titled "Loan Product Finder" with a toolbar containing "File", "Edit", "Format", "Tools", "Help", and "Print". The form contains the following fields and options:

- I am interested in:
- How will the property be used?
- What is the property type?
- How long do you plan to keep this property?
- Property State:
- Estimated Property Value:
- If Purchase or Cash out, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc)
- If Refinance, balance owed on mortgage(s):
- Would you prefer Current Market Rate (7.575%) or would you prefer to buy down the rate with discount points?
☒ current market rate
☐ buy down with points
- What is your estimated combined monthly income?
- What are your estimated combined monthly debts?

At the bottom of the form are two buttons: "Calculate" and "Close Window".

Figure 9

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE)

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wherein the XML and Document Object Model tree (DOM tree) into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; provides an extensive hierarchical data structure in responses to ACE for executing the "if and then" logical argument to user responses of Pope's New Office Vision Application ("NOVA").

As to independent claim 20, incorporate substantially similar subject matter as cited in claim 1 above, and further view of the following, and is similarly rejected along the same rational,

said server in communication with processor module (see Pope at page 2 paragraph [0027]), discloses a network of personal computers or workstations running a web browser software, is connected using the Internet or other network connection to a central network server computer running a web server software. The personal computers in the network form the "front end" of the NOVA system, that is, the portion of the system that is actually seen by users of the system. The server computer and associated components, described below, form the "back end" of the NOVA system.

A database ... (see Pope at page 2 paragraph [0029]), discloses the NOVA system couples to various databases.

As to dependent claims 2, 4-5, incorporate substantially similar subject matter as cited in claims 1 and 20 above, and is similarly rejected along the same rational.

As to dependent claim 3, wherein said database comprises at least one security system that limits access to said database to authorized users (see Pope at page 3 paragraph [0042]), discloses the NOVA system couples to secure login feature.

As to dependent claim 6, wherein said at least one remote computer is further configured to communicate with said server to assemble documents from an invoked template and said other assembly assets to assure compliance with state and federal laws, rules, and regulations, and business entity rules, regulations, and policies. However, (see Broadbent at page 3 paragraph [0027]) discloses the LOS with a platform to allow other entities to underwrite the loan compliance system which contains a rules engine built around the required Federal and State regulations and which tracks and records every step in the process to provide a record of completion for Federal and State regulators and to assure that loan originators meet and exceed federal, state, local and professional laws governing the relations between real estate sales and mortgage lending activities.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) couples to a rule engine into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; provides an assurance that loan originators meet and exceed federal, state, local and professional laws governing the relations between real estate sales and mortgage lending activities (see Broadbent at page 3 paragraph [0027]).

As to dependent claim 7, incorporate substantially similar subject matter as cited in claims 1 and 20 above, and further view of the following and is similarly rejected along the same rational.

...to integrate pre-approved documents from another computer system into said assembled document as said documents are being assembled (see Pope at page 2 paragraph [0027]), discloses the NOVA system couples to a fully formatted corresponding from ASP to a client browser (i.e. MS Word seamlessly integrated into the client user without using its owns MS Word).

As to dependent claim 8, incorporate substantially similar subject matter as cited in claims 1, 3 and 20 above, and further view of the following and is similarly rejected along the same rational.

...said server to display a workflow status of said document assembly. However (see Broadbent at page 25 paragraph [0271] also see fig. 5 and 20), discloses Automated Compliance Engine (ACE) couples to 'Loan Fulfillment Workflow Engine'.

It would have been obvious to a person of ordinary skill in the art at the time the invention was made to have modified Broadbent's Automated Compliance Engine (ACE) couples Loan Fulfillment Workflow Engine into Pope's New Office Vision Application ("NOVA") that automatically integrates mainframe and client-server data into automatically generated business letters and other types of correspondence (i.e. templates) wherein an input variables section appears at the bottom of the NOVA main screen; to keep the process moving and to ensure that all appropriate parties perform their assigned tasks in the proper order to meet

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all rules requirements applicable to the mortgage loan transaction (see Broadbent at page 3 paragraph [0027]).

As to dependent claim 9, incorporate substantially similar subject matter as cited in claims 1, 3, 8 and 20 above, and further view of the following and is similarly rejected along the same rationale.

As to dependent claim 10, incorporate substantially similar subject matter as cited in claims 1 and 20 above, and is similarly rejected along the same rationale.

As to dependent claim 11, incorporate substantially similar subject matter as cited in claims 1-2, 9 and 20 above, and is similarly rejected along the same rationale.

As to dependent claims 21-29 consecutively, incorporate substantially similar subject matter as cited in claims 2-9 and 11 consecutively above, and are similarly rejected along the same rationale.

As to dependent claim 30, incorporate substantially similar subject matter as cited in claim 11 above, and is similarly rejected along the same rationale.

As to dependent claim 31, incorporate substantially similar subject matter as cited in claims 1 and 20 above, and is similarly rejected along the same rationale.

As to dependent claim 32, incorporate substantially similar subject matter as cited in claims 1, 10 and 20 above, and is similarly rejected along the same rationale.

Conclusion

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Quoc A. Tran whose telephone number is (571) 272-4103. The examiner can normally be reached on Monday through Friday from 8 AM to 4:30 PM EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Herndon R. Heather can be reached on (571) -272-4136. The fax phone number for the organization where this application or proceeding is assigned is (571)-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Quoc A. Tran
Patent Examiner
Technology Center 2176
August 2, 2006

William L. Bashore
WILLIAM BASHORE
PRIMARY EXAMINER